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STATE OF CONNECTICUT

INSURANCE DEPARTMENT

Testimony

The Insurance and Real Estate Committee

February 19, 2013

Proposed House Bill No. 5512 - AN ACT EXPANDING HEALTH INSURANCE COVERAGE FOR MENTAL HEALTH SERVICES.

Senator Crisco, Representative Megna, committee co-chairs, Senator Kelly and Representative Sampson, ranking members, and Members of the Committee, the Insurance Department appreciates the opportunity to submit testimony relating to Proposed House Bill No. 5512 – An Act Expanding Health Insurance Coverage for Mental Health Services.

H.B. 5512 in its current proposed format raises a number of questions as to expectation or intent. Since the Insurance Department is unable to provide detailed analysis without speculation we thought it might be helpful to raise some suggestions as this proposed bill is considered:

The bill provides that health insurance should cover mental health therapy services with any health care provider of the insured's choice and long-term hospitalization. One might assume that the intent of this bill would be to allow any individual regardless of his or her profession or qualification to treat our most vulnerable population. The Department would suggest that if raised, the bill include provisions requiring that health care providers be limited to those licensed or certified to treat behavioral health issues.

We would be happy to work with the Committee further to understand the intent of the proposal should the Committee raise this proposed bill into a committee bill.